Certificate Number: 14912-PAE-DE-031703359

Bankruptcy Case Number: 13-17208



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 2, 2018, at 2:42 o'clock PM EDT, Lillibeth Velasco completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 2, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor